

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF New Jersey**

In re:

John LaSala

Debtors.

Chapter 13 No. 18-35335-ABA

Hon. Andrew B. Altenburg, Jr.

/

**CREDITOR'S DECLARATION OF DEBTOR'S REQUEST FOR TEMPORARY
FORBEARANCE DUE TO THE COVID-19 EMERGENCY**

Now comes Creditor Lakeview Loan Servicing LLC, Flagstar Bank FSB its servicing agent ("Creditor"), by and through undersigned counsel, and hereby submits this Declaration to the Court as notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested – and Creditor has provided – a temporary suspension of mortgage payments.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months which allows Debtor to elect to not tender mortgage payments to Creditor that would come due on the mortgage starting 04/01/2020 through 09/30/2020. During this forbearance period, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

Per the request, Debtor will resume Mortgage payments beginning 10/01/2020 and will be required to cure the delinquency created by the forbearance period. During the forbearance period and up to and including the time when that period ends, Creditor will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. This Declaration does not constitute an amendment or modification to the Debtor's plan of

reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan or reorganization to reflect the forbearance agreement, if required.

If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period. Creditor may continue to file notices in compliance with Fed. Rule Bankr. P. 3002.1.

Dated: 04/28/2020

/s/ Douglas J. McDonough
[Creditor Counsel]

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

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Creditor

Case No.: **18-35335-ABA**

Chapter 13

Judge Andrew B. Altenburg,
Jr.

In Re:

John LaSala

Debtor(s).

CERTIFICATION OF SERVICE

1. I, Alison Viggiano, am a paralegal for FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP, who represents LAKEVIEW LOAN SERVICING, LLC in this matter.
2. On May 6, 2020, I arranged to have the items set forth below served to the names and addresses shown as set forth in the following chart:
 - a. COVID19 Impact Notice
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: May 6, 2020

/s/ Alison Viggiano

Alison Viggiano

Name and Address of Party Served	Relationship of Party to the case	Mode of Service
Isabel C. Balboa, Esq. Cherry Tree Corporate Center, 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	TRUSTEE	Notice of electronic Filing (NEF)
Law Office of Francis P. Cullari Attn: 1200 Mill Road Suite A Northfield, NJ 08225	DEBTOR'S ATTORNEY	Notice of electronic Filing (NEF)
John LaSala 11 Gulphmill Rd Somers Point, NJ 08244	DEBTOR	Regular mail